

1-17-02 A

JC892 U.S. PTO

# UTILITY PATENT APPLICATION TRANSMITTAL

## (Small Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.  
42666/29384

Total Pages in this Submission

TO THE ASSISTANT COMMISSIONER FOR PATENTSBox Patent Application  
Washington, D.C. 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

**AUTOMATED LOAN RISK ASSESSMENT SYSTEM AND METHOD**

and invented by:

Steven C. Halper and Constance A. Wilson

If a **CONTINUATION APPLICATION**, check appropriate box and supply the requisite information:

Continuation    Divisional    Continuation-in-part (CIP) of prior application No.: 09/993072

Which is a:

Continuation    Divisional    Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Which is a:

Continuation    Divisional    Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Enclosed are:

**Application Elements**

1.  Filing fee as calculated and transmitted as described below
2.  Specification having 31 pages and including the following:
  - a.  Descriptive Title of the Invention
  - b.  Cross References to Related Applications (*if applicable*)
  - c.  Statement Regarding Federally-sponsored Research/Development (*if applicable*)
  - d.  Reference to Microfiche Appendix (*if applicable*)
  - e.  Background of the Invention
  - f.  Brief Summary of the Invention
  - g.  Brief Description of the Drawings (*if drawings filed*)
  - h.  Detailed Description
  - i.  Claim(s) as Classified Below
  - j.  Abstract of the Disclosure

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**Application Elements (Continued)**

3.  Drawing(s) *(when necessary as prescribed by 35 USC 113)*  
a.  Formal      b.  Informal      Number of Sheets 5
4.  Oath or Declaration
  - a.  Newly executed *(original or copy)*       Unexecuted
  - b.  Copy from a prior application (37 CFR 1.63(d)) *(for continuation/divisional application only)*
  - c.  With Power of Attorney       Without Power of Attorney
  - d.  **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s) named in the prior application,  
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5.  Incorporation By Reference *(usable if Box 4b is checked)*  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied  
under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby  
incorporated by reference therein.
6.  Computer Program in Microfiche
7.  Genetic Sequence Submission *(if applicable, all must be included)*
  - a.  Paper Copy
  - b.  Computer Readable Copy
  - c.  Statement Verifying Identical Paper and Computer Readable Copy

**Accompanying Application Parts**

8.  Assignment Papers *(cover sheet & documents)*
9.  37 CFR 3.73(b) Statement *(when there is an assignee)*
10.  English Translation Document *(if applicable)*
11.  Information Disclosure Statement/PTO-1449       Copies of IDS Citations
12.  Preliminary Amendment
13.  Acknowledgment postcard
14.  Certificate of Mailing  
 First Class     Express Mail *(Specify Label No.):* EL474184072US

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**Accompanying Application Parts (Continued)**

15.  Certified Copy of Priority Document(s) *(if foreign priority is claimed)*
16.  Small Entity Statement(s) - Specify Number of Statements Submitted: \_\_\_\_\_
17.  Additional Enclosures *(please identify below):*  
\_\_\_\_\_

**Request That Application Not Be Published Pursuant To 35 U.S.C. 122(b)(2)**

18.  Pursuant to 35 U.S.C. 122(b)(2), Applicant hereby requests that this patent application not be published pursuant to 35 U.S.C. 122(b)(1). Applicant hereby certifies that the invention disclosed in this application has not and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication of applications 18 months after filing of the application.

**Warning**

***An applicant who makes a request not to publish, but who subsequently files in a foreign country or under a multilateral international agreement specified in 35 U.S.C. 122(b)(2)(B)(i), must notify the Director of such filing not later than 45 days after the date of the filing of such foreign or international application. A failure of the applicant to provide such notice within the prescribed period shall result in the application being regarded as abandoned, unless it is shown to the satisfaction of the Director that the delay in submitting the notice was unintentional.***

**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Small Entity)**

*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

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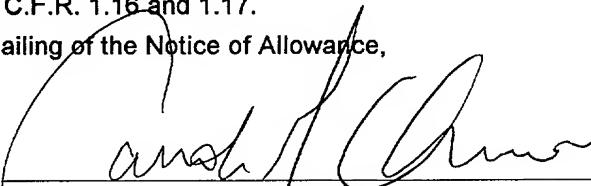
**Fee Calculation and Transmittal**

**CLAIMS AS FILED**

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	56	- 20 =	36	x \$9.00	\$324.00
Indep. Claims	4	- 3 =	1	x \$42.00	\$42.00
Multiple Dependent Claims (check if applicable)	<input type="checkbox"/>				\$0.00
				<b>BASIC FEE</b>	<b>\$370.00</b>
<b>OTHER FEE (specify purpose)</b>					<b>\$0.00</b>
				<b>TOTAL FILING FEE</b>	<b>\$736.00</b>

A check in the amount of \_\_\_\_\_ to cover the filing fee is enclosed.  
 The Commissioner is hereby authorized to charge and credit Deposit Account No. \_\_\_\_\_ as described below. A duplicate copy of this sheet is enclosed.  
 Charge the amount of \$736.00 as filing fee.  
 Credit any overpayment.  
 Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.  
 Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated: January 14, 2002



Caroline G. Chicoine, Reg. No. 38,198

Thompson Coburn LLP

One Firststar Plaza

St. Louis, MO 63101

314-552-6499 (phone)

314-552-7499 (fax)

CC: Customer No. 021888

**CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)**Applicant(s): **Halper, et al.**

Docket No.

42666/29384

Serial No. to be assigned	Filing Date herewith	Examiner not yet assigned	Group Art Unit not yet assigned
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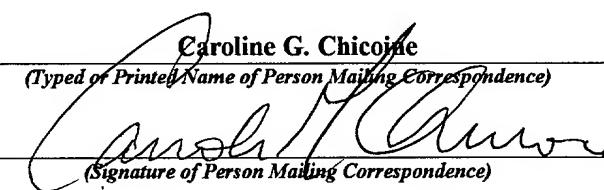
Invention: **AUTOMATED LOAN RISK ASSESSMENT SYSTEM AND METHOD**

I hereby certify that the following correspondence:

Transmittal for small entity patent application, patent application; 5 sheets formal drawings; Signed Power of Attorney, Signed Declaration, Statement Under 37 CFR 3.73(b), Assignment, \$40.00 check for Assignment, Recordation Cover Sheet

*(Identify type of correspondence)*

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231

January 14, 2002*(Date)*  
**Caroline G. Chicoine***(Typed or Printed Name of Person Mailing Correspondence)*  
*Caroline G. Chicoine**(Signature of Person Mailing Correspondence)*EL474184072US*("Express Mail" Mailing Label Number)*

Note: Each paper must have its own certificate of mailing.

**STATEMENT UNDER 37 CFR 3.73(b)**

Applicant/Patent Owner: AppIntell, Inc.  
 Application No./Patent No: To be assigned Filed/Issue Date: Herewith  
 Entitled: Automated Loan Risk Assessment System and Method  
AppIntell, Inc., a Delaware Corporation  
 (Name of Assignee) (Type of Assignee, e.g., corporation,  
 partnership, university, government agency,  
 etc.)

States that it is:

1.  The assignee of the entire right, title, and interest; or
2.  An assignee of less than the entire right, title and interest.  
 The extent (by percentage) of its ownership interest is \_\_\_\_\_ %

in the patent/application identified above by virtue of either:

A.  An assignment from the inventor(s) of the patent/application identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

OR

B.  A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

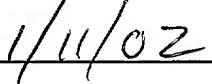
1. From: \_\_\_\_\_  
 To: \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_  
 To: \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

Additional documents in the chain of title are listed on a supplemental sheet.

Copies of assignments or other documents in the chain of title are attached.  
 [NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

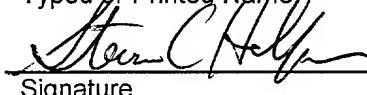
The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

  
 Date



Steven C. Halper

Typed or Printed Name



Signature

Chief Executive Officer

Title